



# NORTH DAKOTA RISK MAP UPDATE

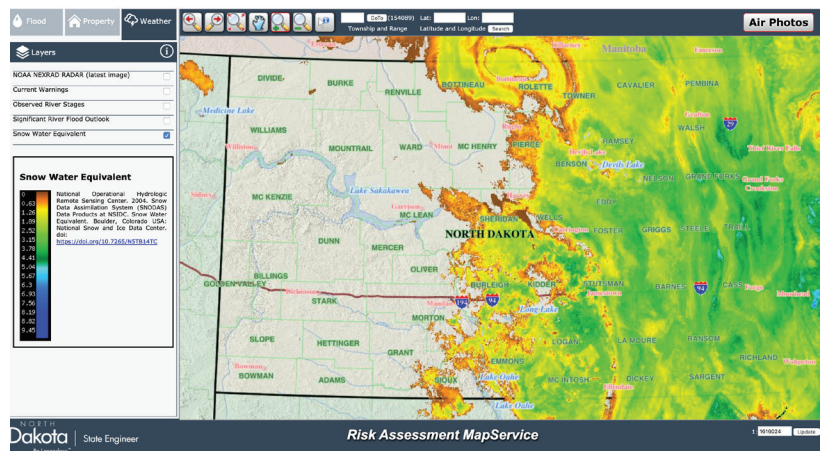
## “SPRING” INTO ACTION TO PREPARE FOR FLOODING!

### SNOWMELT AND RECENT WEATHER PATTERNS RAISE CHANCES FOR SPRING FLOODING IN NORTH DAKOTA

As many North Dakotans know, 2019 was the wettest year on record for the State. This puts North Dakota in a prime position for potential flooding this spring during the winter snowmelt. According to the US National Weather Service in Grand Forks, the risk of spring flooding is above normal across the Red River Basin and most of its tributaries. This is partly due to the incredibly wet fall and above average snowfall this winter in North Dakota. However, the potential for increased spring flooding will be determined by temperatures and the amount of snowfall and rain in March and April.

With this forecast, keep your family and property safe and check if you're covered by flood insurance.

Missing coverage? The National Flood Insurance Program (NFIP) is a great option and is available in more than 300 North Dakota communities. Visit [floodsmart.gov](http://floodsmart.gov) for more information.



### WHAT IS SPRING FLOODING AND HOW DOES IT HAPPEN?

Snowmelt occurs when quickly warming temperatures in spring cause the snow to melt. Depending on conditions, this can result in flooding, sometimes major flooding. The severity of the flooding depends on a variety of factors. How deep the snowpack is, whether a sharp increase in temperature melts the snow too quickly, how saturated the ground was going into winter, and how much rain or snow falls in the spring all affect spring flooding.

Last year, moderate to major flooding occurred with snowmelt starting in early spring. Flooding has continued since then, almost a year later, due to a record wet season. This has raised the likelihood for spring flooding again this year.

### WHY DOES IT MATTER?

Flooding is the most common and costly natural disaster and can cause significant damage and devastation. In 2019, flooding throughout the spring and summer cost more than \$6.2 billion in damages across North Dakota, South Dakota, Nebraska, Iowa, Missouri, Minnesota, Wisconsin, and Michigan and caused 4 deaths.

Even if flooding isn't as severe as in 2019, it could still lead to delays and challenges with crop planting and cause damage to roads, bridges, levees, and dams. According to FEMA insurance specialists, just 1 inch of water can cause \$25,000 worth of damage. Over the past 5 years, the average flood insurance claim was \$69,000.

**“The rivers are already high, you know, we’re just going to have a lot of precipitation this year that’s going to increase that and the risk for flooding is higher”**

— Federal Emergency Management Agency (FEMA)  
Regional Senior Insurance Specialist, Diana Herrera

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For more information on each phase of the Risk MAP process, visit [FEMA.gov](http://FEMA.gov) or click <http://bit.ly/NDRMs8> to view the ND Story Map Journal.

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## PREPARE WITH FLOOD INSURANCE

For individuals, the best thing to do is buy or renew flood insurance. More than 20 percent of flood claims come from outside high-risk flood zones. Most traditional homeowners and renters insurance do not cover flood damage, so it's important to check and be protected against the damage flooding can bring.

You can purchase flood insurance at any time, but it can take up to 30 days before the policy goes into effect. It's best to prepare early, before flooding happens.

The NFIP covers flooding from weather events, including overflow of inland waters (such as a lake or river), pooling or runoff of surface waters from any source, such as heavy rainfall, mudflows, and collapse of land along the shore of a lake or other body of water. You can get coverage for your building, belongings, and basement. Visit [floodsmart.gov](https://www.floodsmart.gov) for more information and to find coverage today.

## HAVE FLOOD INSURANCE?

Below are some additional actions you can take now to prepare for potential flood conditions this spring:

- Put together an emergency supply kit
- Check your sump pump and install a battery back-up
- Install a water alarm
- Clear debris from gutters and downspouts
- Anchor fuel tanks
- Itemize and take photos of possessions to create a household inventory
- Move furniture, valuables, and important documents to a higher space in your home
- Make a pet plan
- Sign up for local weather alerts – Stay informed!



Preparing for a flood in 2020 poses the additional challenge of dealing with the coronavirus. Be sure to adhere to guidance from health officials in your efforts. Information about precautions to take is available at [coronavirus.gov](https://coronavirus.gov) or [ndresponse.gov/covid-19-resources](https://ndresponse.gov/covid-19-resources).

## WHAT IS AN EMERGENCY KIT?

A disaster can strike at any time – whether it's a flood, blizzard, or storm. An emergency kit will help ensure you and your family are prepared and have essential items in one place. A kit should include food, water, and supplies for at least 3 days.

For more information, visit [ready.gov](https://ready.gov).

### Other recommended items include:

- Battery-powered radio
- Flashlight
- First aid kit
- Extra batteries
- Whistle to signal for help
- Dust mask and duct tape
- Moist towelettes
- Wrench or pliers to turn off utilities
- Manual can opener

- Local maps
- Cell phone with chargers and back-up battery
- Medication (prescription and non-prescription)
- Change of clothes
- Cash and coins

It's smart to prepare kits for your home, work, and vehicle, since you never know where or when a disaster will strike.



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## BLE VIEWER NDRAM TRAININGS REVIEW

In early March, the State Water Commission partnered with FEMA to offer in-person training for the State's new Base Level Engineering (BLE) Viewer and North Dakota Risk Assessment Mapservice (NDRAM). Training sessions were offered in three locations: Fargo, Bismarck, and Dickinson, and attended by over 80 participants.

The topics covered were:

- NFIP Overview
- How Can I use this Data?
- NDRAM Overview and Live Demo
- Customized Breakout Sessions (e.g., Data Layer Review, LOMC and LOMR submittals, and more)

Couldn't attend one of the training sessions? No worries! We will be releasing a training video on how to navigate NDRAM in the coming months. In the meantime, check out NDRAM for yourself at [ndram.swc.nd.gov](http://ndram.swc.nd.gov).

NDRAM will be especially useful to North Dakotans, considering the State's long history of large flooding events. This new tool will help residents and communities be better informed about flood risk and thus better prepared and resilient. Forward questions regarding NDRAM to Laura Horner, North Dakota's Risk MAP Coordinator at 701-328-2759 or [lmhorner@nd.gov](mailto:lmhorner@nd.gov).

**FEMA**

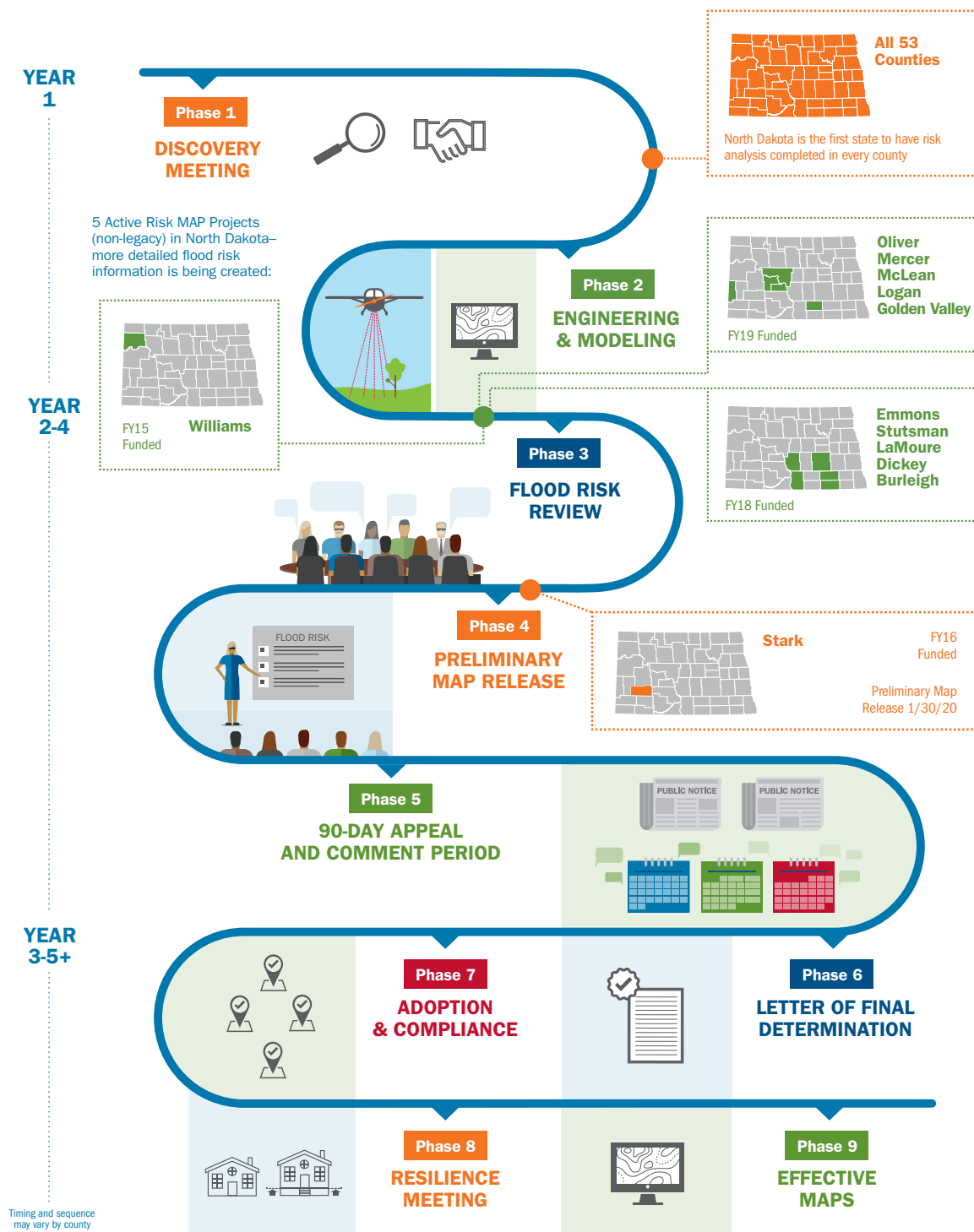
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## YOUR COUNTY'S RISK MAP PROGRESS



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